

Amendments to the Claims

The Claim Listing below will replace all prior versions of the claims in the application:

Claim Listing

1. (Previously Presented) A method for execution by a data processor, the method comprising the steps of:
 - providing a user interface for selecting two or more financial products for comparison as funding sources for a financial plan, with at least two financial products being of a different class such that they have a different set of attributes, and each financial product having values corresponding to the set of attributes;
 - retrieving the attribute values from a storage location for each of the selected financial products;
 - querying a user through the user interface for weights to be assigned to each of the attributes;
 - assigning the weights to the attributes;
 - generating a weighted product score for each financial product by applying the weights to the assigned attributes associated with each financial product; and
 - presenting the weighted product scores to a user, the weighted product scores serving as a comparison of tradeoffs associated with each of the financial products.
2. (Original) The method of claim 1, further comprising:
 - changing the assigned weight for at least one of the attributes to compare financial tradeoffs.
3. (Previously Presented) The method of claim 1 further comprising:
 - scaling the values for each attribute, and wherein scaling the values for each attribute further comprises:

identifying a maximum value and a minimum value from the selected financial products for an attribute;

calculating an adjusted maximum value and an adjusted minimum value by applying a dispersion factor to the maximum and minimum values;

calculating an adjusted range from the adjusted maximum and minimum values; and

generating a relative attribute score from the adjusted range for each financial product resulting in a set of relative attribute scores for the attribute being dispersed within the adjusted range.

4. (Original) The method of claim 1, further comprising:
 - populating one or more of the attributes for the financial products with grades from one or more financial databases, the databases providing a comparative grade of financial strength of financial product carriers; and
 - converting the grades into numeric values.
5. (Original) The method of claim 1, further comprising:
 - populating one or more of the attributes of the financial products with values from a financial product illustration system, the system projecting values of each of the financial products.
6. (Original) The method of claim 1, further comprising:
 - populating one or more of the attributes of the financial products with subjective scores from a user.
7. (Previously Presented) The method of claim 1, further comprising:
 - grouping the set of attributes into categories; and
 - assigning a weight to each of the categories.

8. (Original) The method of claim 7, wherein a summation of the weights of the attributes within a category is equal to the assigned weight of the category.
9. (Previously Presented) The method of claim 7, further comprising:
 - selecting the categories from a group including:
 - financial strength, funding, and contractual features, the contractual features including attributes associated with contractual provisions, contractual guarantees, fund choices of a contract, and fund performance of a contract.
10. (Previously Presented) The method of claim 9, further comprising:
 - selecting the attributes within the financial strength category from a group including:
 - at least one rating from a rating agency;
 - asset size; and
 - strength of financial backing including parent.
11. (Previously Presented) The method of claim 9, further comprising:
 - selecting the attributes within the funding category from a group including:
 - first year cash flow resulting from purchasing a particular policy;
 - discounted value of the policy and benefits after tax cash flow at a discounted rate;
 - internal rate of return on policy and benefits after tax cash flow;
 - after-tax effect on earnings due to the policy and benefits in first year;
 - cumulative after-tax effect on earnings due to the policy and benefits through first five years; and
 - number of years until the cumulative after-tax effect on earnings becomes positive.

12. (Previously Presented) The method of claim 9, additionally comprising:
selecting the attributes within the contractual features category from a group including:
 - de-MECing provisions;
 - mortality charge guarantees;
 - expense charge guarantees;
 - buyers rating of fund choices; and
 - buyers rating of historical fund performance.
13. (Previously Presented) The method of claim 9, additionally comprising:
selecting the attributes from a group also including a subjective assessment of an underwriting offer relative to terms of insurance coverage.
14. (Previously presented) The method of claim 1, further comprising:
 - selecting a non-qualified supplemental benefits plan;
 - inputting employee census data for a participant of the selected non-qualified supplemental benefits plan; and
 - presenting to the user a set of financial products that are available as potential funding sources based on the selected benefit plan and the input employee census data.
15. (Original) The method of claim 1, wherein the two or more financial products are compared for individual financial planning.
16. (Previously Presented) The method of claim 1, wherein at least one of the financial products compared include a life insurance policy.
17. (Previously Presented) The method of claim 16, wherein the life insurance policy is a corporate-owned life insurance policy.

18. (Previously Presented) The method of claim 1, wherein at least one of the financial products compared include a security and another one of the financial products is not a security.
19. (Previously Presented) The method of claim 18, wherein the security includes a mutual fund.
- 20.-38. (Canceled)
39. (Previously Presented) An article of manufacture, comprising:
 - a computer-usable medium;
 - a set of computer operating instructions embodied on the medium,including instructions for a method of comparing financial products as funding sources for a financial plan, comprising instructions for:
 - selecting two or more financial products for comparison as funding sources for a financial plan, with at least two of the financial products being of a different class such that they have a different set of attributes, each financial product having values corresponding to the set of attributes;
 - retrieving the attribute values for each of the selected financial products;
 - querying a user through the user interface for weights to be assigned to each of the attributes;
 - assigning the weights to the attributes;
 - scaling the attribute values of the financial products across each attribute by a dispersion factor to generate a set of relative attribute scores for each attribute, the set of relative attribute scores for each attribute thereby being dispersed to reduce clustering for each attribute;
 - for each attribute, multiplying the set of relative attribute scores by the assigned weight; and

generating a weighted product score for each financial product by summing the weighted relative attribute scores associated with the product; and

presenting the weighted product scores to a user, the weighted product scores serving as a comparison of tradeoffs associated with each of the selected financial products.

40.-56. (Canceled)

57. (Previously Presented) A method for execution by a data processor, the method comparing life insurance policies as funding sources for a non-qualified supplemental benefits plan, comprising:

providing a user interface for selecting a non-qualified supplemental benefits plan;

inputting employee census data for a participant of the selected non-qualified supplemental benefits plan through the user interface;

presenting an available set of life insurance policies that are available as potential funding sources for funding the non-qualified supplemental benefits plan based on the selected benefit plan and the input employee census data;

selecting two or more life insurance policies from the available set for comparison of a set of attributes through the user interface, each of the two or more life insurance policies having values corresponding to the set of attributes;

retrieving the attribute values from at least one storage location for each of the selected life insurance policies;

querying a user through the user interface for weights to be assigned to each of the attributes;

assigning the weights to the attributes;

scaling the attribute values of the life insurance policies across each attribute by a dispersion factor to generate a set of relative attribute scores for each

attribute, the set of relative attribute scores for each attribute thereby being dispersed to reduce clustering for each attribute;

for each attribute, multiplying the set of relative attribute scores by the assigned weight;

generating a weighted product score for each of the life insurance policies by summing the weighted relative attribute scores associated with the life insurance policy; and

presenting the weighted product scores to a user, the weighted product scores serving as a comparison of tradeoffs associated with each of the selected life insurance policies.

58. (Previously Presented) A server apparatus for comparing life insurance policies as funding sources for a non-qualified supplemental benefits plan, comprising:

means for selecting a non-qualified supplemental benefits plan;

means for inputting employee census data for a participant of the selected non-qualified supplemental benefits plan;

means for presenting an available set of life insurance policies that are available as potential funding sources for funding the non-qualified supplemental benefits plan based on the selected benefit plan and the input employee census data;

means for selecting two or more life insurance policies from the available set for comparison of a set of attributes, each of the two or more life insurance policies having values corresponding to the set of attributes;

means for retrieving the attribute values for each of the selected life insurance policies;

means for querying a user through the user interface for weights to be assigned to each of the attributes;

means for assigning the weights to the attributes;

means for scaling the attribute values of the life insurance policies across each attribute by a dispersion factor to generate a set of relative attribute scores for

each attribute, the set of relative attribute scores for each attribute thereby being dispersed to reduce clustering for each attribute;

for each attribute, means for multiplying the set of relative attribute scores by the assigned weight;

means for generating a weighted product score for each of the life insurance policies by summing the weighted relative attribute scores associated with the life insurance policy; and

means for presenting the weighted product scores to a user, the weighted product scores being used to provide a comparison of tradeoffs associated with each of the selected life insurance policies.

59. (Previously Presented) A method as in claim 1 wherein at least one of the financial products is a life insurance policy and the other financial product is a security.
60. (Previously Presented) A method as in claim 1 additionally comprising:
 - using the comparison of tradeoff to select at least one of the financial products as a funding source for a plan.